

Form 137 – aplccmpn

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 24-11693-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

James M. Castello  
212 Millstone Rd.  
Millstone Township, NJ 08535

Social Security No.:

xxx-xx-0981

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON APPLICATION FOR COMPENSATION**

NOTICE IS HEREBY GIVEN that there will be a hearing held before the honorable Michael B. Kaplan on:

Date: 9/17/25

Time: 02:00 PM

Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

for the purpose of acting on applications for compensation. Attendance by debtor(s) or creditors is welcome, but not required.

The following applications for compensation have been filed:

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**APPLICANT(S)**

Jonathan Goldsmith Cohen, Esq.  
Attorney for Debtor

**COMMISSION OR FEES**

Fee: \$2,845.05

**EXPENSES**

\$10.00

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If this is a chapter 13 case, the fees and expenses awarded:

- ☒ will not reduce the amount to be paid to general unsecured creditors under the plan.
- ☐ will reduce the amount to be paid to general unsecured creditors under the plan as follows:

Debtor(s) or other parties who wish to object must file an objection not later than 7 days prior to the hearing date. Objections must be filed with the Court and served on the applicant and other interested parties.

An appearance is not required on an application for compensation unless an objection is filed.

Dated: August 14, 2025

JAN:

Jeanne Naughton  
Clerk

In re:  
James M. Castello  
Debtor

Case No. 24-11693-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Aug 14, 2025

User: admin  
Form ID: 137

Page 1 of 3  
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 16, 2025:

Recip ID	Recipient Name and Address
db	+ James M. Castello, 212 Millstone Rd., Millstone Township, NJ 08535-8512
aty	+ Jonathan Goldsmith Cohen, I Mark Cohen Law Group, 1 Executive Dr Ste 6, Tinton Falls, NJ 07701-4938
520170602	State of New Jersey Division of Taxation, PO Box 261, Trenton, NJ 08695-0261

TOTAL: 3

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 14 2025 21:20:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Aug 14 2025 21:20:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: rmcdowell@slgcollect.com	Aug 14 2025 21:19:00	Affinity Federal Credit Union, c/o Saldutti Law Group, 1040 North Kings Highway, Suite 100, Cherry Hill, NJ 08034-1925
520170604	+ Email/Text: bankruptcy@affinityfcu.com	Aug 14 2025 21:19:00	Affinity Federal Credit Union, Attn: Bankruptcy, 73 Mountainview Boulevard, Basking Ridge, NJ 07920-2332
520178106	+ Email/Text: rmcdowell@slgcollect.com	Aug 14 2025 21:19:00	Affinity Federal Credit Union, c/o Saldutti Law Group, 1040 Kings Highway N., Suite 100, Cherry Hill, NJ 08034-1925
520170581	+ Email/Text: bankruptcy@affinityfcu.com	Aug 14 2025 21:19:00	Affinity Federal Credit Union, 73 Mountain View Blvd, Basking Ridge, NJ 07920-2332
520170582	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 14 2025 21:31:01	Cap1/wsi, Po Box 31293, Salt Lake City, UT 84131-0293
520170583	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 14 2025 21:30:52	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
520170585	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 14 2025 21:44:18	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
520213995	+ Email/PDF: ebn_ais@aisinfo.com	Aug 14 2025 21:30:30	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520170587	+ Email/Text: bankruptcy.notifications@fisglobal.com	Aug 14 2025 21:20:00	Chexsystems, Inc., Attn: Customer Relations, 7805 Hudson Road, Suite 100, Woodbury, MN 55125-1595
520170589	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 14 2025 21:31:00	Citi Card/Best Buy, Po Box 6497, Sioux Falls, SD 57117-6497
520170588	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 14 2025 21:44:06	Citi Card/Best Buy, Attn: Citicorp Cr Svcs Centralized Bankr, Po Box 790040, St Louis, MO 63179-0040

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520236833	Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 14 2025 21:30:35	Citibank N.A., Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
520190730	Email/Text: mrdiscen@discover.com	Aug 14 2025 21:18:00	Discover Bank, P.O. Box 3025, New Albany, Oh 43054-3025
520178370	Email/Text: mrdiscen@discover.com	Aug 14 2025 21:18:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
520170592	+ Email/Text: mrdiscen@discover.com	Aug 14 2025 21:18:00	Discover Financial, Po Box 30939, Salt Lake City, UT 84130-0939
520170590	+ Email/Text: mrdiscen@discover.com	Aug 14 2025 21:18:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
520170594	Email/Text: bankruptcycourts@equifax.com	Aug 14 2025 21:19:00	Equifax, PO Box 740241, Atlanta, GA 30374
520170595	^ MEBN	Aug 14 2025 21:17:24	Experian, Profile Maintenance, PO Box 9558, Allen, TX 75013-9558
520170596	Email/Text: sbse.cio.bnc.mail@irs.gov	Aug 14 2025 21:19:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
520170605	Email/Text: camanagement@mtb.com	Aug 14 2025 21:20:00	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
520218495	Email/Text: camanagement@mtb.com	Aug 14 2025 21:20:00	M & T Bank, Bankruptcy Department, P.O. Box 840, Buffalo, NY 14240-0810
520170597	Email/Text: camanagement@mtb.com	Aug 14 2025 21:20:00	M & T Bank, Po Box 900, Millsboro, DE 19966
520235810	Email/Text: Bankruptcy.Notices@pnc.com	Aug 14 2025 21:18:00	PNC Bank, National Association, 3232 Newmark Drive, Miamisburg, OH 45342
520232492	Email/Text: Bankruptcy.Notices@pnc.com	Aug 14 2025 21:18:00	PNC Bank, National Association, PO BOX 94982, Cleveland, OH 44101
520170599	Email/Text: Bankruptcy.Notices@pnc.com	Aug 14 2025 21:18:00	PNC Financial, Attn: Bankruptcy, 300 Fifth Avenue, Pittsburgh, PA 15222
520170600	Email/Text: Bankruptcy.Notices@pnc.com	Aug 14 2025 21:18:00	PNC Financial, Pnc Cb Investigations, Cleveland, OH 44101
520170606	Email/Text: Bankruptcy.Notices@pnc.com	Aug 14 2025 21:18:00	Pnc Mortgage, Attn: Bankruptcy, 8177 Washington Church Rd., Dayton, OH 45458
520170601	Email/Text: Bankruptcy.Notices@pnc.com	Aug 14 2025 21:18:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
520206436	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Aug 14 2025 21:19:00	State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
520170603	Email/Text: DASPUBREC@transunion.com	Aug 14 2025 21:18:00	Trans Union Corporation, Public Records Department, 555 West Adams St., Chicago, IL 60661
520171327	Email/PDF: OGCRRegionIIBankruptcy@hud.gov	Aug 14 2025 21:43:49	U.S. Department of Housing and Urban Development, 26 Federal Plaza, Suite 3541, New York, NY 10278

TOTAL: 33

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520170598		M1/Deserve Celtic Bank
520170584	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
520170586	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
520170593	*+	Discover Financial, Po Box 30939, Salt Lake City, UT 84130-0939
520170591	*+	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025

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TOTAL: 1 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 16, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 14, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Andrew P. Chigounis	on behalf of Creditor Affinity Federal Credit Union achigounis@slgcollect.com anovoa@slgcollect.com
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jonathan Goldsmith Cohen	on behalf of Debtor James M. Castello imclawgroupecf@gmail.com;g.jr77824@notify.bestcase.com
Jonathan Goldsmith Cohen	on behalf of Attorney Jonathan Goldsmith Cohen imclawgroupecf@gmail.com;g.jr77824@notify.bestcase.com
Rebecca K. McDowell	on behalf of Creditor Affinity Federal Credit Union rmcowell@slgcollect.com anovoa@slgcollect.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8